

What is Claimed is:

1. A method of providing financial transactions via a self-service terminal associated with an organization having individuals under its supervision, the method comprising the steps of:

maintaining a financial account for the organization;

maintaining a financial account for an individual under the supervision of the organization;

allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual; and

fulfilling a transaction requested by the individual at a self-service terminal located in premises used by the organization if the transaction is consistent with the established rules for that individual.

2. A method according to claim 1, further comprising the step of offering the individual products and/or services provided by the organization.

3. A self-service terminal associated with an organization having individuals under its supervision, each individual having a sponsor, the terminal comprising:

means for providing the individuals with access to financial services provided by a financial institution in accordance with rules established by the sponsor and the organization.

4. A terminal according to claim 3, wherein the terminal is located in premises used by the organization.

5. A terminal according to claim 3, further comprising means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

6. An automated teller machine (ATM) associated with an organization having individuals under its supervision, each individual having a sponsor, the ATM comprising:
means for providing the individuals with access to financial services provided by a financial institution in accordance with rules established by the sponsor and the organization.

7. An ATM according to claim 6, wherein the ATM is located in premises used by the organization.

8. An ATM according to claim 6, further comprising means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

9. A financial transaction system comprising:
a self-service terminal in communication with a transaction host, wherein the terminal is associated with an organization having individuals under its supervision;
means for maintaining a financial account for an individual under the supervision of the organization;
means for allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual; and
means for fulfilling a transaction requested by the individual at the terminal if the transaction is consistent with the established rules for that individual.

10. A system according to claim 9, wherein the terminal is located in premises used by the organization.

11. A system according to claim 9, wherein the terminal includes means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

12. A financial transaction system comprising:

an automated teller machine (ATM) in communication with a transaction host, wherein the ATM is associated with an organization having individuals under its supervision;

means for maintaining a financial account for an individual under the supervision of the organization;

means for allowing a sponsor and/or the organization to establish rules governing use of the financial account by the individual; and

means for fulfilling a transaction requested by the individual at the ATM if the transaction is consistent with the established rules for that individual.

13. A system according to claim 12, wherein the ATM is located in premises used by the organization.

14. A system according to claim 12, wherein the ATM includes means for allowing individuals to purchase products and/or services offered by the organization to individuals under its supervision.

15. A method of administering financial accounts for individuals under the supervision of an organization, each individual having a sponsor, the method comprising the steps of:

providing an account for an individual;

allowing the individual's sponsor to control the account;

allowing the individual to purchase products and/or services offered by the organization using the financial account; and

providing the organization with a fee associated with purchases made using the account.

16. A method according to claim 15, wherein the fee is levied on a per purchase basis.

17. A method according to claim 15, wherein a fixed fee is charged for a predetermined time period.

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